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R.P.*

Docket No.: S4264.0000/P001
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

Charles B. Simone

Confirmation No.: 8170

Application No.: 08/605,628

Art Unit: 3626

Filed: February 22, 1996

Examiner: R. Porter

For: METHOD AND APPARATUS FOR
LIFESTYLE RISK EVALUATION AND
INSURABILITY DETERMINATION

AMENDMENT AND RESPONSE TO FINAL OFFICE ACTION

U.S. Patent and Trademark Office
220 20th Street S.
Customer Window, Mail Stop Amendment
Crystal Plaza Two, Lobby, Room 1B03
Arlington, VA 22202

Dear Sir:

INTRODUCTORY COMMENTS

In response to the Office Action dated February 9, 2005, please reconsider the above-identified U.S. patent application in view of the following proposed amendments and remarks:

Amendments to the claims begin on page 2 of this paper.

Remarks/Arguments begin on page 6 of this paper.